

MONTHLY INCOME & EXPENSES

INCOME	TOTALS	EXPENSES	TOTALS
Basic Salary / Wage	_____	Assurance (Life, Retirement Annuities)	_____
Average Commissions	_____	Domestic Wages	_____
Investments	_____	Donations	_____
Interest Income	_____	Education	_____
Rental Income	_____	Groceries	_____
Housing Subsidy	_____	Insurance and Funeral Policies	_____
Average Overtime	_____	M-Net, DSTV and TV License	_____
Monthly Car Allowance	_____	Maintenance / Alimony	_____
Travel Allowance	_____	Petrol and Transport Costs	_____
Income from Sureties	_____	Security	_____
Maintenance / Alimony Income	_____	Medical - If not payslip deduction	_____
Future Rental Income	_____	Rental - Would this amount fall away if bond is approved?	_____
Other	_____	Water and Lights	_____
Other	_____	Other	_____
Other	_____	Other	_____
TOTAL INCOME	_____	TOTAL EXPENSES	_____

DEDUCTIONS	TOTALS
Income Tax – PAYE / SITE	_____
Pension	_____
U.I.F	_____
Medical Aid *If Salary deduction	_____
Other Deductions	_____
SUB-TOTAL DEDUCTIONS	_____

EXPENSES (CONTRACTUAL)

Cellphone / Telephone and ISP

Description _____	Monthly _____	_____
Description _____	Monthly _____	_____
Description _____	Monthly _____	_____

Credit Cards

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Loans - Personal, Student etc

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Retail Accounts - Clothing, Store Cards

Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____
Description _____	Monthly _____	Outstanding Balance _____

Signature _____ Date _____

CONSENT FORM FOR EXPERIAN CREDIT CHECK

Surname _____ First Name(s) _____
 ID Number _____ Contact No _____
 Physical Address _____ Suburb _____
 City _____ Postal Code _____ Province _____

I, the undersigned do hereby appoint MortgageMax (my representative) to be my lawful representative and agent in my name, place and stead, to obtain a copy of my personal credit report ("PCR") from Registered Credit Bureau (Pty) Ltd, to be used solely for the following purposes – (a) providing me with advice or assistance with managing my credit, by having reference to the content of my PCR; (b) challenging the accuracy of information contained on my PCR; and (c) investigating information held on me by the registered credit bureau.

I consent to the Registered Credit Bureau releasing a copy of my PCR in PDF or XML format to my Representative and to my Representative having sight of the content of my PCR for the above purpose. Furthermore, I consent to my Representative providing all personal information provided by me to it in relation to accessing my PCR to the registered credit bureau for purposes of updating my credit record.

My Representative may request my PCR from the registered credit bureau on condition that s/he undertakes: (a) not to store, host, retain, resell, on-sell or make available my PCR to any third party or agent, or use my PCR to compile any other databases; (b) not to amend or add any information on my PCR or deal with my PCR in contravention of any applicable laws; (c) not to use any information contained on my PCR for any other reason, save that set out in clause (a) to (c) above; (d) to destroy my PCR immediately after it has served the purpose for which it was obtained on my behalf; (e) to provide to Registered Credit Bureau with the name of all persons who will have access to my PCR for as long as it's in my Representative's possession, before it is destroyed.

I am aware that I am entitled to one free PCR per year from any registered credit bureau and that I can obtain my free PCR by contacting the credit bureau directly, either telephonically, by way of email, fax or attending on the office of the credit bureau in person. I am aware that I have the right to challenge the accuracy of any information contained on my PCR directly with a credit bureau. **Attached is a copy of my ID document.** I confirm that the information furnished herein to the registered credit bureau is true and correct.

Signed at _____ Date _____

Signature _____